

TRANSACTION TYPE	PERSONAL BANKING CURRENT ACCOUNT								BUSINESS BANKING		
	Pay As You Go	Smart Banking	Gold Bundled	Gold IDG	Diaspora	Private Banking Bundled	Private Banking PAYG	Foreign Currency	Pamoja Trader	Business Current	Foreign Currency
Ledger Fee Per Transaction	40	0	0	0	0	0	40	Local currency equivalent	0	40	USD 1, EUR 1, GBP 0.75, ZAR 3
Monthly Service Fee	0	550 Smart Direct 200	1200	0	KES 2100 if balance falls below KES 155,000 or equivalent for FCY	2000	400	Local currency equivalent	0	400	USD 5.5, EUR 5.5, GBP 3.5, ZAR 40
CASH WITHDRAWALS											
Bankers Cheque	680*	1 free per month	1 Free per month	1 free per month	1 free per month	0	680*	Local currency equivalent	200	680	Local currency equivalent
Counter Cheque Leaf Fee	370*	370	370	370	370	370	370*	Local currency equivalent	370	370	Local currency equivalent
At Branch Counter	(Below KES 40,000 Per Transaction)	430*	430	430	430	430	430*	Local currency equivalent	60	200	USD 3, EUR 3, GBP 3, ZAR 20
	(Above KES 40,000 Per transaction)	200*	200	200	200	200	200*	Local currency equivalent	60	200	
At Stanbic Bank ATM	35	Free	Free	35	4 free per month	Free	35	USD 1, EUR 1, GBP 1, ZAR 4	35	35	USD 1, EUR 1, GBP 1, ZAR 4
At Pesapoint	75	75	75	75	75	75	75	Local currency equivalent	75	75	Local currency equivalent
At Other Banks ATM (Local)	250	250	250	250	250	250	250	Local currency equivalent	250	250	Local currency equivalent
At Other Banks ATM (International)	250	250	250	250	250	250	250	USD 4	250	250	USD 4
ATM Failure (Counter Withdrawal)	35	Free	Free	Free	4 free per month	Free	35	USD 1 EUR 1 GBP 1 ZAR 4	35	35	USD 1 EUR 1 GBP 1 ZAR 4
Pending Debit Card (Counter Withdrawal)	35	35	35	35	35	35	35	Local currency equivalent	35	N/A	N/A
STANDING ORDERS (INTERNAL)											
Amendments	240	240	240	240	240	Free	240	Local currency equivalent	240	240	Local currency equivalent
Cancellation	240	240	240	240	240	240	240	Local currency equivalent	240	240	Local currency equivalent
STANDING ORDERS (EXTERNAL)											
Establishment	300*	300	300	300	300	Free	300*	Local currency equivalent	300	300	Local currency equivalent
Processing	300*	1 free per month	300	300	300	Free	300*	Local currency equivalent	300	300	Local currency equivalent
Amendments	240*	240	240	240	240	Free	240*	Local currency equivalent	240	240	Local currency equivalent
Cancellation	240*	240	240	240	240	Free	240*	Local currency equivalent	240	240	Local currency equivalent
TRANSFER OF FUNDS AND ELECTRONIC MESSAGE TRANSMISSION											
Transfer to Other Banks in Kenya (EFT Transfer)	1200*	1200	1200	1200	1200	1200	1200*	Local currency equivalent	1130	1200	Local currency equivalent
Swift Telegraphic Transfers and Messages	0.25%* Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	Local currency equivalent of USD 15	0.25% Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	0.25%* Min KES 1050, Max KES 5250	Local currency equivalent	1050	0.25% Min KES 1050, Max KES 5250	Local currency equivalent
Real Time Gross Settlement Payments (RTGS)	500*	500	500	500	500	Free	500*	Local currency equivalent	500	500	Local currency equivalent
Stop Payment	2250*	2250	2250	2250	2250	0	2250*	Local currency equivalent	2250	2250	Local currency equivalent
STATEMENTS											
At Enquiries Counter (Current Month Interim)	120 per page*	120 per page	120 per page	120 per page	120 per page	120 per page	120 per page*	USD 2, EUR 2, GBP 1.5, ZAR 12	100 per page	120 per page	USD 2, EUR 2, GBP 1.5, ZAR 12
At Enquiries Counter (Old Months Statements)	560 per page*	560 per page	560 per page	560 per page	560 per page	560 per page	560 per page*	USD 7.5, EUR 7.5, GBP 5.5, ZAR 60	560 per page	560 per page	USD 7.5, EUR 7.5, GBP 5.5, ZAR 60
INTERNET BANKING											
Telegraphic Transfers	0.25% Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	0.25%* Min KES 1050, Max KES 5250	Local currency equivalent	0.25% Min KES 1050, Max KES 5250	0.25% Min KES 1050, Max KES 5250	Local currency Equivalent
Real Time Gross Settlement (RTGS)/East Africa Payments (EAPS)	250	250	250	250	250	250	250	Local currency equivalent	250	250	Local currency Equivalent
Electronic Funds Transfers	500	500	500	500	500	500	500	Local currency equivalent	500	500	Local currency equivalent
Bill Payments (Zuku, Dstv)	30	30	30	30	30	30	30	Local currency equivalent	30	30	Local currency Equivalent
100 Leaf Cheque Book	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1800	1800	USD 25, EUR 25, GBP 15, ZAR 170
Stop Cheque Request	2250	2250	2250	2250	2250	2250	2250	USD 35, EUR 35, GBP 25, ZAR 220	2250	2250	USD 35, EUR 35, GBP 25, ZAR 220
50 Leaf Cheque Book	900	900	900	900	900	Free	900	USD 15, EUR 15, GBP 6.5, ZAR 80	N/A	N/A	USD 15, EUR 15, GBP 6.5, ZAR 80
Account to M-PESA	Refer to Mobile Wallet Charges Table Below								N/A	N/A	N/A
MOBILE BANKING											
Account Balance Enquiry	10	10	10	10	10	Free	10	N/A	10	10	N/A
Mini-statement	10	10	10	10	10	Free	10	N/A	10	10	N/A
Cheque Book Request	10	10	10	10	10	Free	10	N/A	10	10	N/A
Full Statement Request	10	10	10	10	10	Free	10	N/A	10	10	N/A
Exchange Rates Request	10	10	10	10	10	Free	10	N/A	10	10	N/A
Bill Payments - ZUKU, DSTV, GoTv, Nairobi Water, Nairobi Expressway	30	30	30	30	30	30	30	N/A	30	30	N/A
Internal Account Funds Transfer	10	10	10	10	10	10	10	N/A	10	10	N/A
RTGS - Transfers to Other Local Banks	250	250	250	250	250	250	250	N/A	250	250	N/A
Account to M-PESA	Refer to Mobile Wallet Charges Table Below								N/A	N/A	N/A
Cash Advance	7% Facility fee + Insurance (No Monthly Interest)								N/A	N/A	N/A
OTHER FEES											
50 Leaf Cheque Book	900*	900	1 Free per year	1 Free per year	1 Free per year	Free	900*	USD 15, EUR 15, GBP 6.5, ZAR 80	N/A	N/A	USD 15, EUR 15, GBP 6.5, ZAR 80
100 Leaf Cheque Book	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1800	1800	USD 25, EUR 25, GBP 15, ZAR 170
Cost of Revenue Stamp	100	100	100	100	100	100	100	Local currency equivalent	100	100	Local currency equivalent
3rd Party Cheque Encashment Drawer	525	525	525	525	525	525	525	USD 7.40, EUR 7.40, GBP 5.5, ZAR 60	525	525	USD 7.40, EUR 7.40, GBP 5.5, ZAR 60

BORDERLESS BANKING PRICING - KENYA		
	Local Currency	Foreign Currency
Cash Withdrawal	KES 200	USD 3, EUR 3, GBP 3
Cash Deposit	Free	Free
Transfers	Free	Free

ATM M-PESA WITHDRAWAL		
KES Pricing		
Min(KES.)	Max(KES.)	Charges
200	2,500	34
2,501	5,000	67
5,001	10,000	112
10,001	20,000	197

PESALINK CHARGES		
MOBILE BANKING		
KES Pricing		
Minimum	Maximum	Fee
0	500	Free
501	5000	32
5001	10000	50
10001	30000	62
30001	70000	72
70001	140000	112
140001	500000	172
500001	999999	200

M-PESA MOBILE WALLET CHARGES (B2C)		
Transfer Amount (KES)	Bank to Mobile Wallet	
1	100	Free
101	500	11
501	1 000	15
1 001	1 500	18
1 501	2 500	25
2 501	3 500	35
3 501	5 000	47
5 001	7 500	57
7 501	20 000	67
20 001	150 000	70

AIRTEL MONEY WALLET CHARGES (B2C)		
Transfer Amount (KES)	Bank to Wallet Charges	
1	100	Free
101	500	9
501	1 000	11
1 001	1 500	13
1 501	2 500	21
2 501	3 500	31
3 501	5 000	41
5 001	7 500	53
7 501	20 000	63
20 001	150 000	64

TRADE SERVICES	
1. Bills for Collection	
Documentary Bills for Collection-Outward	0.65%, Min KES 2500
Documentary Bills for Collection-Inward	0.65%, Min KES 2500
Clean Bills (Cheques) for Collection-Outward	0.65%, Min KES 2500, Max KES 5000
Clean Bills (Cheques) for Collection-Inward	0.65%, Min KES 2500, Max KES 5000
Mailing Handling Fee-Foreign Bills Only	KES 600
Protest Fee, Bills Handed to Attorneys	KES 3400
Daily Presentation in Terms of Customer Instructions	KES 560
Delivery of Documents Free of Payments in Terms of Remitting Banks Instructions	0.50%, Min KES 790
2. Letters of Credit	
Documentary Credits Outward, Import letters of credit	
Establishments	1.0% per quarter, Min KES 2100 plus KES 1575 swift charges
Extensions	1.0% per quarter, Min KES 2100 plus KES 1575 swift charges
Acceptance	1% per quarter, Min KES 2100
Amendments Other Than Those Above Including Cancellation	KES 1150
Documentary Credit Inward, Export letters of credit	
Advised and Negotiated Through Ourselves	KES 1700
Confirmation	0.75% per quarter, Min KES 2100
Payment and/or Negotiations	0.5%, Min KES 2100
Document Mailing	KES 2200
Amendments, Extensions, Increase in Amounts	KES 1700
Acceptance	1% per quarter, Min KES 2100
Discrepancy Fees (Trade Finance)	KES 1150 flat per set of Documents
Assignments Processed under Letter of Credit	KES 3000
Avalisation of Bills of Exchange	0.5% per quarter, Min KES 2625
3. Guarantees	
Guarantees by bank including lending and performance related guarantees, bid bonds and property guarantees	0.5% per quarter, Min KES 2625
Immigration Bonds	2.0% per annum, Min KES 1050
Guarantee Claims	KES 5000
Guarantee Cancellation	KES 1150

Foreign Currency Notes	
Purchases and Sales	0%
Reports on Parties	
Reports on Our Customers or Obtained From Other Banks in Kenya	KES 1200
Reports Obtained From Banks Outside Kenya	KES 2400
Inward Transfers, (swift and telegraphic transfers), mail transfers and payment orders)	KES 1150
Drafts Issued on Foreign Currency	0.35%, Min KES 1050, Max KES 5250
Stop Payment on Drafts Issued	KES 1700
Outward Swift and Telegraphic Transfers	0.25%, Min KES 1050, Max KES 5250

Government Securities	
Purchase of T Bills on Behalf of Customers	0.13% of face value Min KES 1600
Purchase of T Bonds on Behalf of Customers	0.13% of face value Min KES 1600

BUSINESS ONLINE	
Monthly Subscription/Statement Access	KES 2000
Installation and Training Fees	NIL
On Us Base/None Base (Inter-Account Transfers)	NIL
Off Us Base (EFT)	KES 120 per transaction
RTGS	KES 500 per transaction
Forex Payment	0.25% (Min 1050 Max 5250)
BOL Login Token Device (Per Device)	KES 1500
Pesalink bulk payments (500 - 999999)	KES 120 per payment processed
BOL Mobile Payments (B2C)	KES 70

CARDS	
Credit cards	
Internet Transactions/POS transactions	Free
Joining fee	Free
Credit Cards Annual Fees	
Mastercard Silver card	KES 3500
Mastercard Gold card	KES 4000
Mastercard World card	KES 8500 / USD 60
Mastercard World Elite card	KES 11500 / USD 80
Other Credit Card Fees	
Monthly interest fee (After the interest free period of up to 55 days)	3.30%
Cash withdrawal at Stanbic Bank ATM	4.00%
Cash Withdrawal at any other ATM	5.00%
Out of order fee/over the limit/Unpaid fee	KES 1000
Supplementary/secondary card-Mastercard World Elite	KES 1500/USD 10
Debit Cards	
Primary/Secondary Card	Free
Replacement Card	KES 440

OTHER FEES	
Inward transfers, Tele transmissions (SWIFT and telegraphic transfers) mail transfers and payment orders	KES 1150
Statement certification fee	KES 500
Minimum cap on facility fee for loans	2.5% min KES 2500
Loan amendment/Restructuring fee	2% of loan amount
Float purchase	0.05% Min KES 50
Unpaid Items	
Unpaid Due to Lack of Funds	KES 3400*
Refer to Drawer or Effects Not Cleared	KES 3400*
Technical Reasons i.e Post Dated or Incorrectly Completed	KES 1130*
Unpaid Outward Cheque	KES 315*

INFORMATION	
Search fees (Documents)	
<1 Year Per Page	KES 600
>1 Year Per Page	KES 1200
Certificates	
Certificate of Account Balance Only	KES 600
Certificate of Account Balance Including Details of Interest and/or Bank Charges	KES 1200
Audit Certificate as Required by Member of ICPAK	KES 2300
Mailing Fees for Miscellaneous Items	KES 100
Over The Counter Transactions for Non Customers	KES 800

20% Excise duty chargeable on every service fee.
15% Excise duty only applies on fees charged for money transfer.
*** Transactional fees of KES 40 applies on KES account or equivalent for foreign currency.**

For additional information on all products and services, visit any of our branches or contact our 24hrs customer care centre on:
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